Certificate Number: 12433-PAE-DE-033899494

Bankruptcy Case Number: 19-13854



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 3, 2020</u>, at <u>12:37</u> o'clock <u>PM EST</u>, <u>Charles K. Nguyen</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 3, 2020 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>